# THE CHICAGO TRIBUNE.

VOLUME 25. THURSDAY, OCTOBER 19, 1871. NUMBER 73.


## THE LAW COURTS.

New Suits Growing Out of the Late Fire, Etc.

Order of Business in the Courts—Criminal Matters.

Circuit Court.

REMAINING SPECIALTIES.

A jury was filed in this court, involving the right of one Charles Bigelow, M. D., and a certain drug store on the principle of medicines. The object is to carry on the practice of medicine. The bill is of one Charles C. Jerome, to enjoin Bigelow from entering upon or anywhere within the said limits of the Northwest. The bill alleges that on the 5th day of September, 1870, the complainant and defendant entered into a partnership, which was to last for one year, about building up a practice in medicine, practicing medicine and selling patent medicines, and dividing the profits equally between them; that Bigelow was carrying on his peculiar practice, prescribing medicines and treating patients, without the knowledge or consent of complainant, and in violation of the terms of the partnership; that Bigelow has received large sums of money, which he has refused to account for or pay over to complainant, although often requested so to do; that Bigelow has refused to treat, or treat part of his business before the commencement of the bill

# The Chicago Tribune.

THURSDAY, OCTOBER 19, 1871.


THE CHICAGO TRIBUNE has opened its offices at No. 15 South Canal street, West Division, and the paper will hereafter be regularly issued from that place till further notice.

**To Advertisers.**

We devote all the space we can possibly spare to advertisers in this morning's paper, and those who find that their advertisements are left out will pardon it to the necessity of giving a fair portion of our columns to the reading public. The demand for intelligence is not only insatiable, but it is absolutely necessary to the welfare of the people and the city that much of that which we publish should go to the public. We divide our space between the reader and the advertiser, and that is the best we can do for both classes. The advertiser will understand that the earlier in the day he gives us what he wishes to have published, and the smaller the space into which he condenses it, the more likely it is to find a place in our columns.

**To Our Country Subscribers.**

We have received many letters of inquiry from our country subscribers desiring information as to the probable time when "we shall" be able to supply them with THE TRIBUNE, as of old. We reply at the very earliest possible moment. The principal difficulty in the way now is the Chicago Post Office, which is unable to distribute our paper for the mails, owing to the disarrangement of their system of doing that work. Another difficulty, which will cause some delay, is the destruction of the machinery used in our office for putting the names of the subscribers upon the papers. These are the leading difficulties in the way; but we hope this will be remedied within a very few days, when we shall be in shape to resume our relations with our country subscribers. In the meantime, although the capacity of our power press is limited, we hope each day to send a few thousand copies of THE TRIBUNE into the country by train hands. We beg the indulgence of our country friends, assuring them that no effort within human power will be spared to bring perfect order out of the present chaos.

☞ We have full and perfect copies of our subscription lists.

## THE TRIBUNE BUILDING.

A professional survey of THE TRIBUNE building made by E. Burling, the architect, shows that few of the walls or floors will require to be taken down in order to render it habitable again. It is believed that an expense of fifty thousand dollars will rebuild the damaged portions. We shall commence rebuilding as soon as the plans and specifications can be drawn.

## UNDER JURY-MASTS.

We must still ask the forbearance of our friends under circumstances which we can not altogether control and which they do not altogether understand. The demand for THE TRIBUNE is from 50,000 to 60,000 copies a day and we can not possibly supply one-third of that number. The paper has been printed for the last week with such type as we could snd, denly lay our hands on, aided by a timely supply from our friends in Cincinnati, and the press-work has had to be done on two inefficient one-cylinder presses instead of the two eight-cylinder presses which were at our command before the fire. In our thus poorly appointed and extemporized office, and with these two small presses, the paper has been daily published under extreme difficulties. Nor has this been our only trouble. Our neighbor of the *Evening Journal* was as destitute as ourselves, and such conveniences and appliances as we could command we cheerfully, of course, gave them the use of. With that paper we have taken turn and turn about, night and day, with our scanty type and small presses, thus, in fact, issuing two daily journals with materials altogether inefficient for the demands of our own. Under such circumstances we shall not appeal in vain to the good-feeling and forbearance of our friends, both readers and advertisers. Our new type is already received and will soon be in place. Preparations are rapidly making for putting up a new four-cylinder press which [illegible] condition and then we shall be in condition to meet all the demands upon us. We crave patience while we sail under jury-masts.

## UNION PASSENGER DEPOT.

In consequence of the opposition of Mr. J. Y. Scammon, and one or two others, to the sale of the ground on the north end of Lake Park to the railway companies for the erection of a great passenger station for all the railways entering the city, a project has been started for erecting such a depot in the West Division.

A depot of the character proposed would cost not less than three millions of dollars. As the city grows and extends outward beyond its present limits, the difficulty and delay in reaching a depot on a level with the streets, and crossing a street every three hundred feet, will increase, and the consequent interruption to traffic on the streets will, in time, become exasperating to the public. The history of such city depots in New York has been that every few years the railways have been compelled to move away from their down town stations and go farther out. Ten years ago the depot of the Hudson River Railway was at Chambers street. Now it is at Thirtieth street, and in a short time it will be still farther away. Ten years ago the depot of the New Haven Railway was at Canal street, and that of the Harlem Railway at White street. Now they are at Twenty-seventh street, and are preparing to take another flight. But to abandon a three million-dollar depot, which cannot be used for any other purpose, is a different thing from selling out property which is available for other uses. If Chicago shall spread out laterally as fast in the next ten years as in the past ten, it will take the [illegible] trains on the Fort Wayne Road two hours to r[illegible] Glewood to their present station. In order to bring [illegible] railways to a common centre at any other place than on the lake shore, a perfect wilderness of tracks will need to be provided, and these will be a constant and increasing jeopardy to life and limb. If each street is "viaducted" the property-owners must be compensated for damages, as provided by the new constitution, such damage to be ascertained by a jury. If the railways attempt to depress their tracks below the sewers, their road beds will fill with water and require to be kept dry by pumping.

On the lake shore none of these difficulties are to be encountered. Trains can be run at the highest rate of speed without jeopardizing life or property, and the future growth cannot add future obstructions to the business of the roads. The advantages of that situation are so marked that there is no comparison possible between it and any other locality in or around the city.

## THE CANAL BILL.

One house of the Legislature has passed a bill to relieve the canal of the lien upon its resources by refunding to the city of Chicago two and one-half millions of dollars expended on it, with interest, amounting in all to $2,955,340. This sum is to be raised by the sale of State 6 per cent bonds, payable after ten years. The bonds are to be delivered to Chicago, November 15, 1871. It is stipulated that not less than one-fifth, nor more than one-third of said bonds, shall be applied to the reconstruction of bridges, and of public buildings destroyed by fire, upon the original sites, and the remainder shall be applied to the payment of the interest on the bonded debt, and the maintenance of the police and fire departments.

The bill will probably pass the State Senate without change. It appears that the Legislature agrees with the Governor that the spirit of the Constitution embraces such a calamity as that which has befallen this city, in the special causes warranting the State in an increase of the debt beyond $250,000. The bill leaves the debt standing against the city—principal and interest—but it gives us the money for present uses, when we have no other means of raising it.

## WHAT IS SPARED US.

Our columns have been so extensively occupied during the past week with reports of the enormous losses of life and property in the late fire, that there is some danger that the damage sustained will be over-estimated. True, we have seen 2,500 acres in the most central portion of the city swept bare, 20,000 buildings destroyed, and 100,000 persons rendered homeless, the total pecuniary loss being not less than $200,000,000; but we have still a great deal left. We may roughly estimate the situation as follows:

Above 50,000 persons have left the city; population remaining 280,000.

Fire grain elevators were burned, with 1,600,000 bushels of grain; leaving us with eleven grain warehouses intact, containing 5,000,000 bushels.

One half of our stocks of pork products were burned up, with the same proportion of flour.

Of lumber, 50,000,000 feet were burned; the stock remaining is 240,000,000 feet.

Of coal 80,000 tons were burned up; we have 79,000 tons on hand.

Our stock of leather was decreased one-quarter, the value of that burned up being $95,000.

The greater portion of the stocks of groceries, dry goods, and boots and shoes were burned up, with more than one half the ready-made clothing; but the quantities destroyed were scarcely equal to more than a three weeks' supply, and are now being rapidly replaced.

Not more than 10 per cent of the currency was destroyed by the fire; we have 30,000 houses left standing, and our real estate could not burn up.

A careful average of these larger items, with smaller ones that need not be enumerated, shows that the city of Chicago has suffered a loss of not less than 20, nor more than 25 per cent, on her total assets—real and personal. The loss is a great one; but, so far from irretrievable, that we may confidently hope to see a return to former prosperity ere long. The ratio of increase during the past thirty-four years has averaged 10 1-2 per cent per annum. This rate would restore the status of a month ago, within three years. Making every due allowance for the terrible setback experienced, there can be no doubt that five years hence, at most, the exhibit of population, wealth, commerce, and manufactures will be greater than a month ago. Already the city is rising from its ashes at a rapid rate, thanks to the large-hearted liberality of our countrymen everywhere, and the resistless energy of our own citizens. Let the faint-hearted ones take courage; the real workers have not wasted a moment in regret; after they have repaired their losses there will be no occasion for it.

## TEMPORARY SHELTER.

W. S. Johnston, Esq., of Lake Forest, writes to Mr. Farwell stating that he owns 200 lots on Milwaukee avenue and vicinity, and he offers the free rent of these for three years for the purpose of erecting on them cheap houses for the homeless. The committee of the Aid Society having in charge the matter of relief are industriously at work, seeking out all those who have been rendered homeless by the fire, and, according to the circumstances of each case, furnishing them with lumber, nails, and the other material necessary to the construction of cheap but comfortable habitations. There is, of course, a natural desire on the part of many to have these buildings upon the sites of the old homes, and, whenever the needy sufferer so vow or covenant, his wish must be gratified. In all cases the property in building is retained. The cost of the materials is really a loan to the sufferer. A proper regard for public safety requires some system in the location of these buildings. Their erection should not be permitted to interfere with the proper precautions against future conflagrations. It should never be admitted that these structures are to become permanent. The occupants should be encouraged to look forward in the spring, or as soon thereafter as possible, to finding some other house provided with all the sanitary comforts and conveniences, and to leave these temporary structures as soon as their wages will authorize them to do so. All thought of pauperism ought to be discouraged. Every man to whom one of these dwellings shall be given should be enrolled as a laborer, mechanic, or workman in some form, and made self-supporting. To widows there will necessarily have, in addition to a building, to be given supplies during the winter, but even in such cases there ought to be employment given in some form. Suffering and want must be prevented; shelter must be furnished to every homeless person; but there must be no mendicancy in any form, save where from sickness or other disability it may be unavoidable. The offer of Colonel Johnston is a liberal one and ought to be accepted; other gentlemen owning unoccupied land might make similar offers, that the committee may erect the buildings as rapidly as they are applied for.

## ATROCIOUS FABRICATIONS.

The papers of the Eastern cities are publishing personal experiences of persons professing to have been sufferers by the fire in this city. These stories are for the most part fabrications.

The descriptions given of murders and rapes by bullies, thieves, and ruffians, during the progress of the fire, are wretched inventions. A respectable New York paper gives room to a long recital of the narrow escape of 200 abandoned women from their lodgings in Reynolds' Block. The pictures of obscenity and profanity are drawn by an expert, but are wholly destitute of truth. No women of that, or any other class, occupied rooms in that block. The fire was horrible enough in all its details; there was a full share of the selfishness and heartlessness peculiar to human nature; there were frequent cases of drunkenness and indifference to the impending calamity, but there was no general brutality, fiendishness, nor crime. The thousand stories of incendiarism and crime during the progress of the fire are gross exaggerations, perversions or pure fabrications. There was little time for stealing; the fire was too close upon the heels of lowest men and thieves, and but little even of what was stolen could be carried off.

The news of the fire brought hither thousands of thieves from other cities; but these did not reach here until Wednesday and Thursday, and by that time public vigilance had been aroused, and their stay was short and unprofitable. The suffering of our people was terrible enough; it needs no exaggeration to make it the most extensive scene of human misery; but for the credit of common humanity we desire to stamp these stories of murder and other no less atrocious crimes as false in every particular.

## BACK NUMBERS.

We have received numerous letters and telegrams asking for complete files of THE TRIBUNE from the date of the fire. We are unable to supply them, or even so much as a single number. Every copy which we have been able to print has been snatched up by eager purchasers the moment it has come from the press. We

## THE CITY OF CHICAGO.

### The General Situation of Affairs---Sheridan's Headquarters Deserted.

### Absurd Misstatements---Excitement Over Four Pieces of Coin---Characteristic Incidents.

### Insurance Items---That Cow and Lamp Story---The Custom House and Post Office.

### A Generous Offer---The Mayor After Stolen Property---Water we Drink.

**The General Situation.**

The surest indication yet afforded of renewed public confidence is found in the comparative disappearance of the crowds which, for days, compelled the placing of a guard at the General's audience-room. There is a perceptible and grateful falling off in the number of excited citizens of German extraction who used to demand guards of soldiers in their neighborhoods.

In the name of the citizens' tax-payers of the Eighth Ward, the owners of all manufacturing establishments in that ward whose engravers of the fire and its excitement, but it is a cheerful sign of the times that people have resumed attention to their own pursuits, and left the insurrections to take care of themselves. In reference to this latter class of individuals the General is incredulous and desires proof. He is exhibiting very little sympathy, and is evidently engrossed with the capital attention of the military, and the result is pronounced *very satisfactory* by General Sheridan. The water supply is specially a matter of rejoicing, and the state of things in the South Side mains yesterday pleased everybody. Water began to be forced early in the morning, and the mains were flowed from the second story pipes all over the South Side. The fact was fully appreciated, and the only question now is whether the enthusiasm proved feeling was one of satisfaction or surprise. The pressure was pleasing, however, one more matter of fact. The works for supplying water have been inspected by the Board of Public Works, and the report is highly satisfactory. Intimately connected with the water and fire question is the increase in the efficiency of the FIRE DEPARTMENT

by the addition of six new steam fire engines and accompanying hose carts. There is room for further apprehensions need be entertained as to the fires of the future. The department is now in excellent condition to meet the fire, and should the more efficient, inasmuch as it has much larger ground to cover.

**Insurance Items.**

It now appears that the fire originated in the block fronting on Canal street, and not in the block fronting on Clark street, as at first reported. The fire broke out in the rear of the building, and not in the front, as was also reported. The fire originated in the basement of the building, and not in the upper stories, as was also reported. The fire originated in the basement of the building, and not in the upper stories, as was also reported. The fire originated in the basement of the building, and not in the upper stories

INSURANCE.

THE
MUTUAL SECURITY
Insurance Company.

TO SUBSCRIBERS.

We have saved all our books, papers, etc., and will consequently be able to show, with exactness, the amount of liability in every section. We will as soon as possible, prepare complete lists of subscribers, showing the names of all claimants, and the amounts due them respectively. Our creditors will then be notified in time to enable them to hold a meeting, or take such other steps for their protection as they may desire. We crave the generous indulgence of all until such statements can be prepared.

TO OUR PATRONS.

Those who hold Policies on property not affected by the great fire, we would say our Policies no longer afford a sufficient protection against loss. Any information in procuring new insurance, will be cheerfully rendered by the officers of the Company.

PROOFS OF LOSS

will be prepared for our customers and friends without further charge than the bare expense of employing experts to perform the labor.

Respectfully,

DAN. N. BOWMAR, Sec'y.

Office, No. 20 South Clinton-st.

INSURANCE AGENCY
OF
ARTHUR C. DUCAT

For the accommodation of our friends and customers I have opened offices at the corner of North Side Wells and Kinzie-sts., over William West Side office, and Dr. E. Gentzler's, over Dr. Blair's, South Side office. Both have been re-fitted in old and re-liable Insurance companies, viz.:

HOME INSURANCE CO., of New York, organized 1853.

CITIZENS' INSURANCE CO., of New York, organized 1865.

HOWARD INSURANCE CO., of New York, organized 1866.

All persons having claims against the aforesaid companies are requested to present the same, when, also, West and North Side risks will be transferred.

Those within the Wabash-av. limits will please enter the same at the office.

SPECIAL NOTICE.

Every necessary information as to making proofs of loss, and the proper blanks of the same, will be furnished on application to the undersigned. We have no sole formula or system relating to forests since the course of business, and its purposes.

ARTHUR C. DUCAT.

Charles H. Case,
FIRE INSURANCE AGENT,
115 SOUTH CANAL-ST., (second floor,)
CHICAGO, ILLINOIS.

Insurance Company of North America, Philadelphia, Pa. Org. 1794. Assets, Oct. 1, 1870, $6,262,767.56
Springfield Fire and Marine Insurance Co., Springfield, Mass. Org. 1849. Assets, Oct. 1, 1871, $1,000,000.
People's Insurance Co., Worcester, Mass. Org. 1847. Assets, Oct. 1, 1871, $500,000.
National Insurance Co., Boston, Mass. Org. 1832. Assets, Oct. 1, 1871, $500,000.
Royal Insurance Co., Liverpool, England. Assets, $2,500,000.

The above companies will pay all losses, and compromise with insured at their agency in this city. Parties insuring property owners at this agency, will please accord them the preference. Parties having policies in the ROYAL, please request them for adjustment as soon as possible.

NORTH AMERICAN
FIRE INSURANCE COMPY.,
Of New York.

We are authorized by advices from the company to state that they are prepared to PAY ALL THEIR LOSSES, and to continue business as heretofore.

ALL CLAIMS UNDER THE LATE FIRE

Must be Presented at our Office, No. 10 Eldridge-court.

Parties desiring insurance in the OLD IRON CLAD NORTH AMERICAN, apply to

GEO. C. CLARKE & CO., Agents.
10 Eldridge-court.

IMPERIAL INS. CO.,
OF LONDON.
[Established 1803.]
CASH CAPITAL & ACCUMULATIONS
$5,000,000.00 GOLD.

The losses of this Company in Chicago are $125,000 which they are prepared to pay at once, without discounting its very liberal.

Policies holders having claims against the Imperial are requested to present the same to

JOSEPH B. ST. JOHN, Asst. Manager,
161 Washington-st.

E. W. CROWELL,
RESIDENT MANAGER.

Hartford Fire Insurance Company.

Having procured a careful schedule of losses, this company is now prepared to commence the adjustment and payment IN FULL of all just claims by the

CHICAGO FIRE.

Capital, $2,000,000.00
After payment of all pending claims, our capital of $1,000,000.00 is restored to its original amount, and is actively carrying on its usual business, with a working surplus in addition.

QUARTER OF A MILLION!

Cash deposit of claims, 127 Wabash-av. Agency office, where applications for insurance are received.

Western Department, corner Washington and Green-sts.

C. F. BISSELL,
General Agent.

Notice.

All persons having claims against the CITY FIRE INSURANCE COMPANY, of Hartford, are requested to present them at once, at their office, No. 161 Washington-st., Room 6.

Insurance Notice.

All persons holding policies in the Aurora Fire Insurance Company, of Aurora, Ill., and contemplating to be moved the connection of the same with the Home, of Hartford, will please call at the office, No. 6, third floor, No. 38 West Washington-st.

D. P. HALE, Sec.

Chicago, Oct. 18, 1871.

The Mutual Life Insurance Company of New York. All books, receipts, and papers saved. Office No. 3 North Bainted-st., near corner of Washington. Agents wanted. Capital indemnity offered.

J. G. McKINDLEY, Manager.

Life Association of America.

As of No. 18 Chamber of Commerce, now, 1 to 7 o'clock. Telephone-st., cor. Wabash-av.

Policies, which were destroyed in the fire, in good condition, will be renewed without medical examination, if application is made within sixty days from date, and premium paid. Policies, which were destroyed, call and have the same renewed.

GEO. W. WARE.

The Manufacturers' Insurance Co.,
BOSTON.
Incorporated 1822.

| | |
|---|---|
| Capital | $ 500,000 |
| Surplus (including those at Chicago) | 1,523,000 |
| Reserve | 1,100,000 |
| Insurance in the above stock company, apply to | 3,123,000 |

GEO. C. CLARKE & CO.,
10 Eldridge Court.

Fulton.

FULTON INSURANCE COMPANY.

The New York, are requested to attend a meeting to be held at the office of

GEORGE C. CLARKE & CO.,
10 Eldridge Court, on Thursday, the 19th inst., at 1 o'clock.

The following telegram from the Underwriters' Agency of New York, has just been received:

ROOKER, Attorney, Chicago:
Pay promptly and draw at sight.
J. H. CHAPMAN, President.
ALEX. STODDART, General Agent.

Parties interested in that adjustments of Assessments of the Home Insurance Company under our policies can call at the office of the undersigned, at No. 161 South Canal-st., and confer with our Mr. Rooker, who has been sent here for that purpose.

GEO. C. CLARKE & CO.,
Agents Underwriters' Agency, New York.
North Carolina.

Dr. F. C. Hotz,
OCULIST
To the County Hospital.
Offices: At West Madison-st., southwest corner of Clinton, 8 to 11 a. m., and 4 to 7 p. m.
At the County Hospital (Arnold-st., near Eighteenth), 2 to 3 p. m.

C. H. McCormick & Co.,
COMMISSION MERCHANTS,
24 Clinton-st., Room 3, Chicago.
All right and ready for harvest.

D. J. Schuyler,
ATTORNEY AT LAW,
116 Cottage Grove-av.
Special attention given to insurance matters and pilots.

John C. Hilton,
46 West Lake-st., Sauer's Block,
NOTARIAL SEALS,
STENCILS, STEEL STAMPS,
BURNING BRANDS.

Jewett & Root,
DEALERS IN STOVES,
264 Michigan-av.

D. J. Lyon,
ATTORNEY AND NOTARY PUBLIC,
132 Madison-st.

Window Glass.

Ten car loads receiving of our stores, 57, 59, and 61 North Desplaines-st., and more coming.

ALSTON, DEVON & CO.

College Not Burned.

Chicago Medical College is not burned, but in full operation. For information or circular, address the Professor of Surgery,

N. ANDREWS, M. D.,
Mc'Michael-blk., Chicago.

Lyon & Healy,
MUSIC DEALERS,
Are temporarily located at 57 West Madison-st.
THIRTY BURDETT ORGANS
Saved from the fire, are now in hand.

The Wilson Sewing Machine.
NEW SALESROOM,
273 West Madison-st.
A full stock on hand. Give us your orders and remembrance.
LORD, BURT & WILLIAMS,
General Agents.

Dr. Moses Gunn
Has established his office at the Sherman, No. 67 Calumet-st., corner 21st-st. Office hours: 8 to 10 a. m., and 6 to 8 p. m.

E. H. Sherman,
ATTORNEY AND NOTARY PUBLIC
132 Madison-st.

Geo. C. Clarke & Co.,
Insurance agents, 10 Eldridge Court. Insurance written in the Manufacturers' Insurance Company, of Boston. Agency of the Underwriters' Agency of New York; Home Insurance Company, Commercial Union Assurance Company, and

Elliptic Sewing Machine.
32 West Madison-st.

INSURANCE.

TO CLAIMANTS

The Adjusting Office of the

FRANKLIN
Fire Insurance Co'y,
OF PHILADELPHIA,

Is at Room No. 6 New Sherman's House, Adjusters holding policies are requested to present them at once.

Immediate Adjustment.

Uniform blanks will be furnished and proofs made up without cost. Losses, when adjusted, will be

PAID IN FULL.

COFFIN & KELLOGG,
General Agents.

Present Your Claims.

All persons holding Policies in the MUTUAL SECURITY INSURANCE CO., on property destroyed or damaged in the late fire, are requested to call at the Adjusting Office of the Company, 161 West Washington-st., up stairs. BRING YOUR POLICIES WITH YOU. The object is to obtain information necessary to an early adjustment of all claims.

N. B.—The General Office of the Company will remain for the present at No. 20 South Clinton-st.

Important Insurance Notice.

Parties having claims against the following companies:

Commercial Union Assurance Co., of London;
Lancashire Insurance Co., of Manchester, Eng.;
Tradesmen's Insurance Co., of New York;
Hoffman Insurance Co., of New York,

will please call on us as soon as possible at the New Sherman House, and bring with them a complete list of their losses, and all facts in their possession necessary to prove their loss. The undersigned has full power to settle and pay all losses of the above companies as soon as satisfactory proofs are received.

R. D. ALLIGEN, Special Agent.

Chicago, Oct. 18, 1871. New Sherman House.

To Whom It May Concern.

All persons who have claims for losses by the recent conflagration against the Aetna Fire Insurance Company, of Hartford, Conn., are hereby requested to present the same, with all vouchers therefor, to the undersigned, at his office in the new Sherman House, for immediate settlement. DANIEL OSMAN, General Agent, New Sherman House, Chicago, Oct. 19, 1871.

BUSINESS CARDS.

Complete Set of Tools,
Also Revolvers,
SELLING AT OLD PRICES.
Nails, $4.25 Rates.
LOUIS GRONE, 37 West Randolph-st., second door west of Jefferson-st.

Chicago and Lyons Lime Co.,
800 State-st.,
Manufacturers and dealers in Quick Lime, Water Lime (Cement), Plaster Paris (Stucco), Plastering Hair,
CYRUS B. CONE, Sec'y.

J. W. McIntyre,
PUBLISHER, BOOKSELLER AND STATIONER,
Fifth-st., cor. of Market, St. Louis, Mo.
ESTABLISHED 1859.
Standard, miscellaneous, theological, Sunday school, educational and agricultural literature in great variety, at Eastern catalogue prices. Family, pulpit, and pocket Bibles, testaments, prayer, hymn and music books. School books, latest and most approved editions. We keep in stock the most extensive stock of theological and Sabbath school books, of any house in the trade, and are the American Tract Society, American Sunday School Union, and private publishers. Goods ordered not on hand will be bought and be carried. Catalogues on application.

Gage Brothers & Co.
We are now located at
961 INDIANA-AV.
Our new stock of Millinery Goods, bought since the fire, is now arriving, and on and after FRIDAY, OCT. 20, we will be in a position to wait on customers and fill all orders promptly. Everything new and stylish, and suitable for winter trade.
Parties owing us, can, by sending us MONEY at this particular time, assist us very much.

Geo. & C. W. Sherwood,
BOOKSELLERS AND PUBLISHERS,
No. 105 Canal-st., Chicago.

Culver, Page, Heyne & Co.,
31, 33, AND 35 NORTH DESPLAINES-ST.
A small invoice of first-class blank books, received yesterday; also, a full line of gold pens.

Wm. O. Cole,
Real Estate Agent and Notary Public, 75½ Wabash-av. Abstracts neatly and certified; rents collected; property bought and sold. All real estate matters entrusted to my care will receive prompt attention.

J. S. Crouse,
100 MICHIGAN-AV.,
Will reopen Postal Office at same place November 1.

Gilbert, Hubbard & Co.,
SHIP CHANDLERS AND SAILMAKERS,
Dealers in
TWINES AND CORDAGE,
14 and 16 Market-st.
Are now receiving a fresh lot of Rope, Twines, Blocks, &c., and wishes the days will be able, as heretofore, to fill any orders in our line.

Abell & Hotchkiss,
REAL ESTATE AND LAW OFFICE,
Removed to 61 Canal-st.
Special attention to property which is now and will be damaged by the great fire. Any of our friends whose title is destroyed by fire,
Room 6 will look for sale at reduced prices, and on easy payments.
ABELL & HOTCHKISS,
Attorneys, Room 1.

Biggs, Spencer & Co.,
CUTLERY AND GUNS.
Temporary office at 1027 Wabash-av.

W. H. Woodyatt, M. D.,
EYE AND EAR SURGEON,
275 Monroe-st.,
Corner of Monroe and Wabash-avs.

Geo. C. Fay,
NOTARIAL AND NOTARY PUBLIC.
Special attention given to the proof of loans and other matters relative to the late fire. Having made insurance will be solicited with despatch. Office, 51 West Randolph-st.

To the Stove Trade,
BUDDET SMITH & CO.,
Troy Stove Works, are prepared to furnish full lines of their celebrated stoves, viz.: the Troy, the celebrated soft coal base-burning parlor stove, the Dutchman, at old prices. Warehouse, 151 and 153 Lake-st., Chicago, Ill.

C. Jevne,
Proprietor of the Holy Land Tea Store, will resume business as soon as he gets his goods. Retiring from the wholesale business, he will offer his entire stock of Teas, Coffees, Spices, Sugars, Tobaccos and Cigars at retail, at the old stand, 181 Randolph and 79 Washington-sts., with a full assortment of Teas, Coffees, Spices, &c., &c. Present office at 181 Randolph-st., North Market-st.

Dr. F. C. Hotz,
OCULIST
To the County Hospital.
Offices: At West Madison-st., southwest corner of Clinton, 8 to 11 a. m., and 4 to 7 p. m.
At the County Hospital (Arnold-st., near Eighteenth), 2 to 3 p. m.

SAFES.

SAFES.

Macneale & Urban,
Office 27 South Canal-st.

Up to this date over 30 SAFES opened and CONDEMNED AS UNFIT FOR USE, which will be sold for paper will permit.

Chicago, Oct. 19, 1871.

Chicago, Oct. 21, 1871.

This is to certify that we have purchased, in Chicago, at the ruins of the fire office of Macneale & Urban's safes, which contained the contents without injury.

J. M. Terwilliger, Agt.

Chicago, Oct. 20, 1871.

Dear Sir: I want a Macneale & Urban safe from you, such as I had before the fire, the one I did have during preserved my books in all safety and SOUND.

Yours truly, H. BURN.

Late of 102 South Water-st.

Eighteen new Safes of the above make now arrived at depot, and the more on the way from the factory

J. M. TERWILLIGER, Agt.
27 South Canal-st.

BANKS.

The Merchants' National Bank

Has resumed business at No. 225 Michigan-av., where a spacious banking room has just been completed. The safes of the late bank, together with all books and papers, have been found in the ruins uninjured. The Merchants' National Bank is now, as it ever has been, a solvent institution, and solicits, either for deposit or discount, the business of its former patrons, and all others in their connection, promising prompt attention, and remitted for it at current rates.

Oct. 18, 1871.

Journal please copy.

The Union Insurance and Trust Company Bank.

Branch Office: No. 210 of Wendiker-Av

Will open their new office on November, 1st, 1871 at No. 31 West Madison-st., under Sherman House, and will be glad to receive deposits, both of any part of the option of the Company.

DIRECTORS:

E. F. Palmer, Fred. J. Lee, Thomas Ward, Jr., Wm. Heuer, Jr., Hendrick Bradley, Thomas Lodger, S. W. Rawson.

Eastern Exchange.

We are cashing drafts on the East, also buying and selling government securities.

LUNT, PRESTON & KEAN,
Bankers, Masonic Building, cor. Halsted and Randolph-sts.

Cushman & Hardin,
BANKERS,
Just north of Twenty-second-st.

We have resumed business at our temporary office, and are prepared to meet all demands. Deposits received, and collections made. Interest allowed on special deposits. Exchange on all cities for sale.

CUSHMAN & HARDIN.

BANKERS.

For the accommodation of our West Side friends and customers we shall open a Banking Office at No. 10 CANAL-ST., just north of Randolph-st., on Thursday, October 26. A GENERAL BANKING BUSINESS TRANSACTED.

Our South Side office is to be kept open as heretofore.

MUSICAL INSTRUMENTS.

After the Fire!

Now is the time to buy Pianos, Organs, Melodeons, Brass and String Instruments, &c., &c.

Julius Bauer & Co.,
Formerly of 69 Washington-st., now located at
270 and 614 Michigan-av,

Have, with characteristic energy, already received from NEW YORK and BALTIMORE branches a large stock of the celebrated

Knabe Pianos,
J. Bauer & Co.'s Pianos,
Needham's "Silver Tongued" Organs,

And other Musical Merchandise, which they offer to the public for CASH at reduced factory prices. In a few days they will have a full line of

ORGAN,

Most elegant and unique in design, which they intend to sell at a price which will astonish the natives.

Store, Organs, &c., boxed, packed and polished. Sold, packed and shipped to the country.

270 and 614 Michigan-av.

BOOKS.

COBB, ANDREWS & CO.

Booksellers and Stationers,
69 Wabash-av.

BLANK BOOKS,
ENVELOPES,
PAPER,
PENCILS, PENS,
COPYING BOOKS,
ARNOLD'S INK.

All received and will be sold at once.

Our customers will please take notice that our N. W. establishment is now at 69 Wabash-av., and that our old locations in Chicago will soon be prepared to fill all orders that may be entrusted to them with.

COBB, ANDREWS & CO.,
69 Wabash-av.

MISCELLANEOUS.

20,000
DAMAGED
WATCHES
FOR SALE.
STARK & ALLEN,
363 Wabash-av.

SOCIETY MEETINGS.

Masonic Notice.

The members of Blair Lodge are requested to meet at the West Side Benevolent Association Building, corner of Halsted and Randolph, on Thursday evening, Oct. 26, at 7½ o'clock, for work in the

[illegible] DEGREE.

By order of W. M.

[illegible] SHELL, W. M.

I. O. O. F.

Masonic Lodge No. 9 will meet this Thursday evening at Harmonia Hall, corner Clinton and Randolph-sts.

DISSOLUTION NOTICES.

Dissolution.

The firm of BUTLER, FREEMAN & CO. is dissolved by mutual consent. All persons indebted to the late firm of BUTLER & CO. are requested to settle the same at the office of the undersigned, at No. 122 S. Lincoln-st.

Chicago, Oct. 18, 1871.

W. F. FREEMAN.

MACHINERY.

Steam Engines.

A thirteen power, second-hand steam engine for sale cheap; cylinder 12 inches bore. Can be seen in front of building. Old iron wanted. ROBERT A. CO. For prices apply at 55 and 57 Fifth-av., between Madison and Monroe-sts.

FOR SALE.

FOR SALE—ADAMS' HOUSE AND SIGN Frames, 27x12; two rollers; in good order. PRATT BROTHERS, Bakersville, Mass.

FOR SALE—A VALUABLE AND VERY LOW three-story brick house, No. 1 Sedgwick-st., on corner one door, near Division-st. Also, a very desirable two-story brick dwelling and store, with furniture, of a large first-class fourstore boarding house, No. 1 Sedgwick-st. Apply on premises.

FOR SALE—100,000 CHESTOR, SEASONED OUGHS, suitable in quantities to suit. ALDERMAN, 29 East Randolph-st.

FOR SALE—LEASE OF KINZIE AND RAND Canal-sts. Inquire of on premises, FREIGHT. EDWARDS & CO.

FOR SALE—One Fairbanks' dormant scale, nearly new; one railroad truck. Apply at 52 West Lake-st.

FOR SALE—A large black Newfoundland, very suitable for a lawyer. Price, $100. Apply at 141 Michigan-av.

FOR SALE—A gold watch, warranted, by owner, and very little used. Also, a gold chain, nearly new. Apply at 141 Michigan-av.

FOR SALE—Or exchange for property, a first-class family horse and buggy. Also, a first-class family horse and harness. Also, a first-class family horse and saddle. Also, a first-class family horse and cutter. Also, a first-class family horse and sleigh. Also, a first-class family horse and sleigh. Also, a first-class family horse and sleigh

# FINANCIAL AND COMMERCIAL.

## MONETARY.

The banks of Chicago have now been open 180 days. Yesterday (Wednesday) showed an increasing confidence on the part of both depositors and shareholders. The most careful observation and inquiry of nearly every National Bank in the city, that confidence seems to be in a greater measure restored.

We find yesterday, opportunities of testing detailed statements showing the condition of several of the National Banks since the fire, and can now report what was said in THE TRIBUNE one week ago. Then, after the fire, on the average the National Banks held "cash means" in the extent of 40 per cent of their deposits. Some of the banks have also made careful estimates of the probable value of their "bills receivable," and these estimates confirm the belief that from 60 to 75 per cent of the loans will be collected. Notwithstanding that these figures in regard to the loans would show enormous losses by the banks, they show also that the depositors are safe and will get every dollar.

The great calamity which has fallen upon the business interests of Chicago shows the advantages of the National Banking system. Not only do the National Banks stand together, but under the direction of the Comptroller of the Currency, unanimity of action on the part of both the country and New York correspondents of the National Banks of this city was promptly secured to help sustain the banks here.

The first step undertaken by the banks since the fire was on Monday night. This was although late, and could not be called prompt, a most serious action we have heard of on the part of any of the banks members of the Clearing House Association. Some of them refused to allow their customers checks, that it was apparent that one or two National Banks were using their strength to increase the expenses of their neighbors. But yesterday a better disposition prevailed, and the most of the checks which had been thrown out on Monday night were accepted.

Several of the banks were making moderate advances on grain yesterday to parties who were making up cargoes for immediate shipment, and promised to bring in their bills of exchange against the same in a day or two. This is the first evidence of a return to the regular course of business.

Exchange on New York was taken by the banks yesterday at ¼ of 1 per cent discount.

All the savings banks there were very few depositors calling to draw their money from the State Savings Institution, 559 Wabash avenue and the Merchants', Farmers' and Mechanics' 50 South Halsted-st., preferring to let it with the savings deposits in the city. At the first mentioned there was at one time yesterday (Wednesday) about fifty persons in line to draw out money, but scarcely any of them wanted to draw out the whole of their accounts, and many more wanted to deposit money. Both of these institutions, however, are refusing to receive deposits for the present, because they have not a sufficient quantity of safe grate in which to put the money. In a few days they will have vaults completed and will then accept deposits.

### BANKERS' LOCATIONS.

U. S. A. O. F. Badger are at 580 Wabash avenue, instead of 706. They are getting at their new stand what he was doing business by the 20th inst.

T. Sydacker & Co. are at 490 and 492 Wabash avenue.

### CALIFORNIA INSURANCE COMPANIES.

Parties who are interested in the probability of the California insurance companies paying up all their losses, in full, may not generally be aware of the large amount of capital which California make the stockholders of all insurance companies of that State individually liable for the payment of their stock. The amount of the San Francisco companies which have suffered so largely in the fire, is held generally by the stockholders of the State of California. The situation in which they are placed by the fire is fully understood in San Francisco, and we learn from a gentleman just arrived from San Francisco that the subject is being discussed in every social circle in that city with the conviction that all the loss over and above the assets of the California companies will have to be paid by the stockholders of the companies.

### THE DECLINE IN STOCKS.

The tremendous effect of the Chicago fire on the prices of stocks and bonds in New York is shown by the following comparative table of prices before and after the event:

| | Oct. 4. | Oct. 11. | Oct. 18. |
|---|---|---|---|
| U. S. 6s of 1881, coupons | 115¾ | 115¾ | 115¾ |
| " 5-20s of 1862, coup's | 115¾ | 115¾ | 114¾ |
| " 5-20s of 1864, coup's | 113¾ | 113¾ | 113¾ |
| " 5-20s of 1865, coup's | 113¾ | 113¾ | 113¾ |
| " 5-20s of 1867, coup's | 114¾ | 114¾ | 112 |
| " 5-20s of 1868, coup's | 115¾ | 115¾ | 114¾ |
| " 10-40, coupons | 109¾ | 109¾ | 108¾ |
| " 6s, currency | 114½ | 113 | 112 |
| Chicago & N. W., com | 69¾ | 67¾ | 54¾ |
| Chicago & R. I. | 97¾ | 97¾ | 84¾ |
| N. Y. Cent. & Hud. R. RR. | 91 | 88¾ | 80¾ |
| Pacific Mail | 63¾ | 47¾ | 43¾ |
| Michigan Central RR. | 119½ | 118 | 110 |
| Reading RR. | 104½ | 104½ | 104¼ |
| Lake S. & Mich. Southern | 100 | 99¾ | 96¾ |
| Chicago & Rock Island | 110¾ | 99¾ | 97¾ |
| Milwaukee & St. Paul com | 63 | 57 | 51 |
| Milwaukee & St. Paul pref. | 81¾ | | 73¾ |

*Ex-dividend, 4 per cent.

It is estimated that the losses of the insurance companies and the consequent demands for ready money caused by the fire in the city caused the throwing of between $60,000,000 and $80,000,000 on the New York money and stock market during the first three or four days after the event, hence the enormous decline in prices. On yesterday (Wednesday) it was announced that the stock market was panicky from the effect of further sales of the stocks at the above prices as given below to not show any great change in prices during the day:

### FIRST BOARD—Oct. 18.

| | | | |
|---|---|---|---|
| N. Y. Central | 80¾ | W. Un. | 53¾ |
| Lake Shore | 97¾ | Ohio. | 35 |
| Reading | 104¾ | Union Pacific | 80 |
| Rock Island | 98¾ | Wabash | 42 |
| Northwestern | 53½ | Fort Wayne | 100 |
| Northwestern, pfd. | 84¾ | Gold | 112¾ |
| Pacific | 41¾ | | |

LONDON, Oct. 18, 10:00.

5-20s ..... 93¾

### CLOSING PRICES.

| | | | |
|---|---|---|---|
| Mich South. | 90¾ | Wabash | 42 |
| Northwestern | 53¾ | Q. & M. | 120 |
| N. Y. Union | 80¾ | R. I. & C. | 97¾ |
| Union Pacific | 81¼ | Erie | 26¾ |
| St. Paul | 73¾ | Harlem | 124 |
| St. Paul, pfd | 78¾ | Boston | 96 |
| Pacific | 40¾ | Pittsburgh | 114 |
| Reading | 104¾ | Allentown | 120 |
| Rock Island | 93¾ | Gold | 112¾ |

### GOVERNMENTS.

| | | | |
|---|---|---|---|
| 6s, 1881 | 116 | 5-20s, new | 112½ |
| 5-20s, '62 | 115¾ | 5-20s, '68 | 113¾ |
| 5-20s, '64 | 113¾ | 10-40s | 108¾ |
| 5-20s, '65 | 113¾ | Currency 6s | 111 |
| 5-20s, '67 | 114¾ | Money | 7 |

The Secretary of the Treasury has authorized the Treasurer of the United to issue one million and a half of three minute notes, to take the place of United States notes and bank notes burned in the government vault at Chicago.

## COMMERCIAL.

WEDNESDAY EVENING, Oct. 18.

To-day exhibited a further augment over its predecessor in the terms of business in produce circles. Large quantities of grain were bought and sold. The receipts of flour at the West were principally occupied in settling up a large proportion of the unfinished business in options, and of sales of prices for future delivery. Dealers in other articles of merchandise were also mostly engaged on the same line of business. Prices of provisions on the spot ruled steady at the following quotations:

MESS PORK—Sold at $13.50 cash, and $13.75 seller November.

LARD—Sold at 8½c cash, and 8¾c seller November.

BULK MEATS—Sold at 6½c for shoulders, and 8½c for short ribs.

BULK SHOULDERS—Sold at 6½c.

BULK SHORT RIBS—Sold at 8½c.

BULK SHORT CLEAR—Sold at 8½c.

BULK CLEAR—Sold at 8¾c.

DRY SALTED SHOULDERS—Sold at 6½c.

DRY SALTED SHORT RIBS—Sold at 8½c.

DRY SALTED SHORT CLEAR—Sold at 8¾c.

DRY SALTED CLEAR—Sold at 8¾c.

SMOKED SHOULDERS—Sold at 7½c.

SMOKED SHORT RIBS—Sold at 9½c.

SMOKED SHORT CLEAR—Sold at 9¾c.

SMOKED CLEAR—Sold at 9¾c.

SMOKED HAMS—Sold at 11½c.

SMOKED BREAKFAST BACON—Sold at 11½c.

SMOKED DRIED BEEF—Sold at 12½c.

SMOKED BEEF TONGUES—Sold at 12½c.

SMOKED BEEF HAMS—Sold at 12½c.

SMOKED BEEF RUMPS—Sold at 12½c.

SMOKED BEEF SETS—Sold at 12½c.

SMOKED BEEF KNUCKLES—Sold at 12½c.

SMOKED BEEF PLATES—Sold at 12½c.

SMOKED BEEF CLEAR—Sold at 12½c.

SMOKED BEEF CLEAR—Sold at 12½c.

SMOKED BEEF CLEAR